

PERSONAL MATTERS

Before you leave for Antarctica, take care of your personal affairs. Designate someone you trust as your **stateside representative**. It can be difficult to handle financial or other personal affairs from Antarctica. Because mail delivery to Antarctica is not always reliable or timely, you **should NOT forward your mail** or change your address to Antarctica. You will be able to communicate with your stateside representative by telephone and e-mail.

Personal Finances

Take enough money with you, preferably in travelers checks, to meet all eventualities. Most foreign banks will not cash personal checks or cashier checks drawn on your home bank. National Science Foundation representatives in New Zealand will not advance funds nor will they vouch for a personal check.

NOTE: Make sure that your ATM and credit cards do not expire while you are away from home.

International credit cards (like American Express, MasterCard, and Visa) are generally accepted in New Zealand and South American countries. Countries sometimes offer better exchange rates for travelers checks than they do cash.

You will probably need at least \$500 for a round trip between the U.S. and Antarctica. This amount will vary with personal spending habits, length of stay, and travel delays. Allow additional funds for the purchase of personal items (soap, razor blades, souvenirs, etc.) in Antarctica. There are two ATM machines at McMurdo Station but none at the other facilities.

Banking in New Zealand. Banks in New Zealand will exchange U.S. cash and travelers checks into New Zealand currency. You can also withdraw funds from banks using your Visa and Mastercard credit cards, if you have previously established a Personal Identification Number (PIN) with your bank. Automatic Teller Machines (ATMs) marked with 'Plus' or 'Cirrus' accept credit cards (with a PIN number) as well as ATM and debit cards.

The BNZ Auckland Airport international terminal branch is open for all incoming and outgoing international flights, from approximately 5:15 am until midnight, 7 days a week. The domestic terminal branch is open from 8:00 am until 4:00 pm.

The BNZ Christchurch international airport branch and the BNZ International Departure Terminal is open 8 am to 5 pm, 7 days a week. The BNZ at Christchurch International Departure terminal is also open for two hours prior to all international departures if you need to exchange money.

If you need additional money in New Zealand after you get to Antarctica, here are two ways to transfer money there:

1. Have your U.S. bank send by certified air mail a bank draft drawn on the Bank of New Zealand to:

c/o NSF Contractor Representative, NZ
HOLD IN CHRISTCHURCH FOR [your full name; project # or RPSC]
PSC 467 Box 296
APO AP 96531-1034

2. Arrange for your U.S. bank to send funds by telegraphic transfer (this can take 72 hours) in your name to:

Bank of New Zealand
Christchurch Airport Branch
Christchurch International Airport
New Zealand
Hold for "your full name"
BNZ Christchurch Branch's code is SWIFT-BK NZ NZ 22.

The transaction should be marked, "Hold funds against identification for [your full name]"

who will call on return from Antarctica.” These arrangements are more easily made with larger U.S. banks that have international connections. If you deal with a small bank, we suggest you discuss the subject of transferring funds with them before you depart for Antarctica.

Banking in Chile. In Santiago, Chile, money exchange is available only in the international terminal (not the domestic terminal). Please be aware that there will probably not be time to exchange money upon your arrival and before your departure, but U.S. currency can be used for taxes and fees (see Chapter 5 for more information). Banks in Punta Arenas, Chile, are closed half of Saturday and all of Sunday, so plan accordingly. Automatic Teller Machines (ATMs) marked with 'Plus' or 'Cirrus' accept credit cards (with a PIN number) as well as ATM and debit cards.

Joint bank accounts and debt payments. If you will need to draw funds from a bank account while you are in Antarctica, you may wish to have the account established jointly with another person to permit the other person to withdraw the funds as required. The joint tenant of the account can legally withdraw any and all funds whenever he/she wants.

Arrange for the regular payment of insurance premiums and any other term debts that you may have while in Antarctica.

Mail service from McMurdo and South Pole Stations is **not** available during the austral winter, and is erratic in the summer season. You are advised not to rely on the mail service to pay bills from Antarctica (see Postal Services in Chapter 6). McMurdo's winter period is February to October (some mail gets in/out in late August), and South Pole's is February to November.

Absentee ballot. If you wish to vote in any local, state, or federal elections by absentee ballot, you must arrange to receive an absentee ballot from your voting authorities. Keep in mind the uncertainties of mail in and out of Antarctica. Winterers usually have to forego participation in elections held during periods of station isolation. Voting by radio or by teletype is not permitted by state election officials. Be sure to check absentee voting requirements of your home precinct before you leave for Antarctica. This is your responsibility.

Annual leave. Employees of some organizations may be subject to loss of accrued annual leave while in Antarctica. Consult your personnel officer regarding use of leave before departure. Some federal employees may not carry-over excess leave time while in Antarctica.

National Guard or Reserve. If you are a member of the National Guard or Reserve, see your commanding officer to make arrangements for your absence.

Income Tax

Make sure that you will not incur penalties through failure to file tax returns or to pay your taxes. For federal income tax returns, due April 15, you may request an extension for filing from the district director of the Internal Revenue Service. However, interest is charged on the unpaid balance of your tax beginning April 15.

You can file your income taxes online or give someone power of attorney to act as your agent in filing your income tax returns (federal, state, and local). IRS district directors have forms for this purpose, or you may have a lawyer draw up the document. Remember that if your agent fails to file the return, you are still the one who has to pay the delinquent tax penalty.

The IRS does not consider Antarctica extraterritorial, so U.S. tax law applies. For further information you can contact the IRS. District directors are in each state at the same address where you normally file tax returns. For more information, go to www.irs.gov.

RPSC Employees: State and Federal income taxes are withheld from all RPSC employee paychecks.

Power of Attorney

You may wish to establish a general or a special power of attorney before leaving home. A general power of attorney permits your agent to act for you in ordinary business and commercial transactions: to endorse and write checks, to sign documents and bills of sale on your behalf, and so forth. A special power of attorney restricts the agent's authority to functions specifically described.



Are You Ready?

Use this checklist:

- ☐ Passport is current and won't expire while away
- ☐ Obtained any necessary visas
- ☐ Obtained required ACA and transport permits
- ☐ Prepared for customs requirements
- ☐ Stateside representative is in place
- ☐ Physically qualified by RPSC Medical
- ☐ Received and verified tickets and itinerary
- ☐ Packed bags using guidelines
- ☐ Have traveling money; traveler's checks, travel fund, ATM card, credit card
- ☐ Have calling card
- ☐ Shipped cargo ahead
- ☐ Arranged a ride to the airport



For example, you might empower your agent only to sell a particular piece of property for not less than a stated price.

Some institutions, such as savings banks, may refuse to accept a power of attorney; they require you to make special arrangements with them before others may withdraw your funds. Individuals may be reluctant to deal with your agent under a general power of attorney if the authority for a particular transaction is not specifically set forth, or if your agent's authority is otherwise in doubt. Consult a lawyer before drafting a power of attorney. A power of attorney automatically expires at the time of your death and defers to information contained in your will.

Wills

A will ensures distribution of your estate as you desire and not arbitrarily, as state laws require if there is no will. You are urged to consider having one prepared before you depart for Antarctica.

Notary Services

No universally recognized notary services are available in Antarctica. Therefore, you cannot count on being able to execute or revoke legal documents requiring notarization. Make every effort to settle outstanding legal matters before you leave for Antarctica.

Insurance

Notification of Injuries and Evacuations. If you are injured while working in Antarctica or if you are taken to New Zealand or South America for a medical consultation or evacuation, the U.S. Antarctic Program management will not notify your family of the injury if you are physically capable of contacting your family members on your own. In the event you are physically unable to notify your family members, U.S. Antarctic Program management will contact your emergency contact (not necessarily at your request).

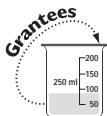
In the event of a major accident that will make news headlines (e.g., plane or helicopter crash), U.S. Antarctic Program management will advise the emergency contact of those participants involved.

Personal property and cargo insurance. A loss of personal property in Antarctica through fire, theft, or any other means should be protected by individual personal property insurance. It is your responsibility to obtain this coverage. The U.S. Government normally does not assume liability for damage to or loss of personal property unless there is clear evidence of negligence by government personnel acting in the scope of their employment. Although every effort is made to care for cargo (personal or scientific) the U.S. Antarctic Program is not responsible for any damage that may occur.

Grantees: Make sure you have adequate insurance for your stay in Antarctica. A National Science Foundation grant for work in Antarctica does not provide insurance coverage. Check with your employer or a financial consultant to find out what insurance you have and to decide what you should have. Consider the following areas:

Health insurance. Civilian personnel receive free medical care in Antarctica, but, if necessary and possible, you will be evacuated from the continent and perhaps hospitalized at a foreign or U.S. hospital. There, you will be **responsible for costs** of hospitalization, medical care, laboratory fees, and any other charges. Before leaving the U.S., examine your health coverage and buy insurance if you need it.

Worker's Compensation. If you will be working for an investigator as a volunteer, remember that



worker's compensation coverage may not be provided.

Life insurance. Grantees and their team members are urged to have adequate life insurance. Federal employees' Civil Service policies remain in effect during antarctic duty. Examine your insurance coverage before departure to ensure you are adequately covered. The National Science Foundation does not provide life insurance for its grantees in Antarctica. In making arrangements for insurance, keep in mind that antarctic flights are generally considered non-scheduled military airplane operations. Check with your institution to see whether its group policies for employees provide coverage or exceptions for travel and work in remote regions.

Travel Insurance. Some insurance companies offer air travel insurance for scheduled commercial and Air Mobility Command flights. This insurance is available at most commercial airports and Air Mobility Command terminals. It generally does not cover you during flights from New Zealand or other countries to Antarctica or during flights in Antarctica.

RPSC Employees: Employees will be eligible to enroll in various insurance options including medical, prescription drug, vision care, dental, life insurance, accidental death & dismemberment, long-term disability and short-term disability. The following coverage levels are available: employee, employee & spouse/same sex domestic partner, employee & children, employee & family. The cost of the coverage for the contract employee and their dependents is shared between the employee and RPSC. Benefits are reviewed annually and may change after the publication of this book.

If you are required by the station medical doctor to leave Antarctica for medical treatment, you are responsible for your medical bills unless the injury or illness is deemed work-related.

Worker's Compensation. Any RPSC employee who is injured while in Antarctica may be covered under worker's compensation. Within three days of the accident (regardless of the seriousness), a Notice of Employee Injury Report must be completed by your supervisor or medical staff and turned in to the designated person at the station or vessel. If you feel you will need treatment after redeployment from Antarctica, you will need to contact Human Resources on station or in Denver prior to leaving Antarctica or vessel to establish a claim. If the injury can't be treated on station or on the vessel (determined by the station doctor), you may be sent off the continent/vessel to be evaluated by another doctor in Christchurch or Punta Arenas. Keep in mind that worker's compensation covers only injuries. Bodily malfunctions (i.e., appendicitis, kidney stones, medical conditions, etc.) are not covered by worker's compensation. Your insurance policy through RPSC or insurance through an outside carrier may cover these types of ailments.

NOTE: It is highly recommended that each employee carry some kind of medical insurance that will provide coverage while traveling out of the country after deployment. If you elected to enroll in the RPSC medical insurance, the COBRA program will be available upon completion of your contract. If benefits were not elected, COBRA will not be an option. Plan ahead.

Cash, Meals, and Lodging in Antarctica

ATM machines are available at McMurdo Station, but not at the other facilities. There is a Finance Representative at all U.S. Antarctic Program stations who will cash the following instruments; U.S. money orders, travelers checks, certified checks, and cashier checks. Participants working on the research vessels should be aware that there is no Finance Representative aboard the ships and that they should plan ahead to ensure they have an adequate supply of cash.

Grantees: At McMurdo Station, the RPSC Finance Representative located in Building 155 will cash grantee's personal checks (from U.S. banks) for up to \$500 per month, in addition to the various kinds of checks mentioned above.

At the South Pole Station, the Finance Representative is located in the store, where grantees can cash checks for up to \$500 per month. Use of credit cards is not available at the South Pole Station.

Palmer Station's check cashing procedure is the same as that of the South Pole Station, though Grantees also have the option of using credit cards here.

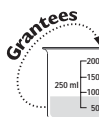


ATM

- ▶ Available only at McMurdo Station.
- ▶ No fee charged by Wells Fargo, but your bank may charge a fee.
- ▶ Money is distributed in \$20 bills.

Credit Cards

- ▶ Visa and Mastercard can be used at the McMurdo and Palmer stores, but not at the South Pole.
- ▶ Minimum \$10 purchase.





At times everyone will be expected to work a longer than usual work week, assist others, and/or assume community-related job responsibilities.

It is important to note that check cashing transactions, including those written for purchases at the store cannot exceed \$500 per month USAP-wide.

RPSC Employees may not cash personal checks at stations or on research ships.

At McMurdo, RPSC employees should rely on either the ATM machines or the Finance Representative to cash U.S. money orders, travelers checks, certified checks, and cashier checks.

At Palmer and South Pole Stations there is no ATM available. RPSC employees may obtain cash via a Remote Cash Disbursement (RCD). The employee selects the amount to be deducted from their pay after they reach Antarctica. These RCD funds are distributed at routine intervals while on station.

NOTE: Wintering personnel should arrange in advance to have enough cash at the end of the winter for use on the way home (see 'Personal Finances' in this chapter, for ways to pre-position cash in New Zealand).

NOTE: Subcontracted Technical Event personnel may not cash personal checks. They should plan ahead and bring a supply of travelers checks or cash.

Meals and lodging. At U.S. Antarctic Program Stations, aboard the research ships *R/V Laurence M. Gould* and *R/V Nathaniel B. Palmer*, aboard a Coast Guard icebreaker, or in the field, you do not pay out of pocket for meals or lodging. If you are traveling with foreign expeditions, be prepared to pay meal charges aboard their ships.

RPSC Compensation and Benefits

RPSC payroll checks are **not** sent to Antarctica. All employees are required to have a U.S. bank account for the electronic direct deposit of payroll funds. RPSC employees should refer to the Terms of Agreement received in their Offer Letter Packet for detailed information about **travel funds, hours, your performance-based completion bonus, marine compensation, etc.**

In Antarctica, particularly at the inland stations and camps, there are essential employment conditions. The typical work week is Monday through Saturday, a 54 hour work week. At times everyone will be expected to work a longer than usual work week, assist others in the performance of their duties, and/or assume community-related job responsibilities. Everyone will do his or her share of the menial tasks, such as floor scrubbing, washroom cleanup, dishwashing, snow shoveling, etc. Due to the challenges that work in Antarctica presents, no guarantee can be made regarding the duties, location or duration of work. This is not an attempt to paint an overly bleak picture that will discourage all but the stout-hearted. Rather, it is an effort to present work and wages realistically. The objective is to support science, maintain the station, and see to the well-being of all station personnel. All are expected to work as long and hard as necessary in attaining this objective. At the same time, experience shows that good management and a cooperative spirit will result in ample time for social activities and the pursuit of personal hobbies and projects. ■